

Transition Toolkit

2013–2014

Who can use this toolkit?

- Providers
- Community-based organizations
- Health plans
- Navigators
- Certified Application Counselors
- Anyone assisting a person with subsidized health insurance such as a MassHealth program

What's in this toolkit?

1. Coverage Chart (page 3)

Use this to see if a person needs to re-apply because of changes in these programs:

- MassHealth
- Health Safety Net
- Insurance Partnership
- Medical Security Program
- The Children's Medical Security Plan
- Healthy Start
- Commonwealth Care

2. 2014 Immigration Statuses (page 6)

3. 2013 Federal Poverty Guidelines (page 7)

What's this toolkit for?

This toolkit will help you understand the changes that will take effect on January 1, 2014 because of the Affordable Care Act (ACA) – also known as national health reform.

You can see:

- How a person's health coverage may change
- What actions a person must take to make sure that he or she has health insurance in 2014

How will you know if someone's benefits are changing?

Everyone whose benefits are changing will get a letter.

- In October, the Health Connector will begin mailing information to members who need to re-apply for new plans.
- In November, MassHealth will begin sending letters to members who will be moving to new programs.

→ **Be sure to ask if the person you are helping has received a letter.** People who received letters should follow the instructions in the letters.

You can use the Coverage Chart on page 3 to see if someone will be moved to a new program or needs to re-apply. To use the chart, you'll need:

- The name of the person's current health insurance program
- Their immigration status
- Their age
- Their income

You may also need to know if the person is receiving other benefits or is disabled.

Important dates for people who need to re-apply for health insurance:

Open enrollment starts

- Beginning October 1, 2013

Re-application deadline

- Apply, enroll, and make a payment by December 23, 2013

New coverage starts

- January 1, 2014

When should a person re-apply for health insurance?

Most MassHealth members, and about half of Commonwealth Care members, do **not** need to re-apply. People should re-apply only if they have received a letter from the Health Connector asking them to, or if the Coverage Chart in this Toolkit indicates that they should re-apply.

A person who re-applies for health insurance through the Health Connector must apply, enroll, and make a payment before **December 23, 2013** or risk losing health insurance.

What is the best way to apply or re-apply?

The fastest way to apply or re-apply for health insurance coverage for January 1, 2014 is to fill out an application online.

A person can submit an application in one of these four ways:

1. Apply online at **MAHealthConnector.org**
 2. Call the Health Connector Customer Service at **1-877 MA-ENROLL** (1-877-623-6765) and apply by phone.
 3. Ask for a paper application by calling the Health Connector Customer Service at **1-877 MA-ENROLL** (1-877-623-6765).
 4. Get in-person help from a Navigator or a Certified Application Counselor at a local hospital or community health center.
- Navigators are people who have been trained to help people apply. For a list of Navigators or Certified Application Counselors in a specific area, visit **MAHealthConnector.org** or call **1-877 MA-ENROLL** (1-877-623-6765).

→ If a person is not currently enrolled in health insurance and needs immediate coverage before January 1, 2014, he or she should submit an application through a Virtual Gateway provider or fill out an Application for Health Coverage and Help Paying Costs found at mass.gov/masshealth (under the Publications section on the right, click the link for Applications and Member Forms).

Where can you get more information?

- Commonwealth Care Customer Service Center at **1-877 MA-ENROLL** (1-877-623-6765).
- MassHealth Customer Service Center at **1-800-841-2900**.
- Health Safety Net Help Desk at **1-800-609-7232**.

Coverage Chart

Use this Coverage Chart to see who should re-apply for coverage.

1. Find out what program the person is in now.
2. Then find his or her immigration status and age.
3. Then check the person's FPL status (see the chart on page 8) and check to see if he or she has a special circumstance.
4. The last two columns will show you if the person will be automatically enrolled in new coverage or needs to re-apply.

IMMIGRATION STATUS	AGE	FPL	SPECIAL CIRCUMSTANCE	NEW COVERAGE	NEED TO RE-APPLY?
Currently in: MassHealth Essential					
United States Citizen and Qualified Alien	19-20	≤100% FPL	–	Standard	No
	21-64	≤100% FPL	–	CarePlus	No
Lawfully Present Immigrant	19-20	≤100% FPL	Disabled	Standard	No
	21-64	≤100% FPL	Disabled	Family Assistance	No
	65 +	≤100% FPL	–	Family Assistance	No
Non-Qualified Person Residing Under Color of Law (PRUCOL)	19-20	≤100% FPL	Disabled	CommonHealth	No
	21-64	≤100% FPL	Disabled	Family Assistance	No
	65 +	≤100% FPL	–	Family Assistance	No
Currently in: MassHealth Basic					
United States Citizen and Qualified Alien	19-64	≤100% FPL	A DMH client	Standard	No
	19-20	EAEDC	–	Standard	No
	21-64	EAEDC	–	CarePlus	No
Lawfully Present Immigrant	19-20	EAEDC	–	Standard	No
	21-64	EAEDC	–	Family Assistance	No
Non-Qualified PRUCOL	19-20	EAEDC	–	Family Assistance	No
	21-64	EAEDC	–	Family Assistance	No

KEY

≤	Less than or equal to
DMH	Department of Mental Health
EAEDC	Emergency Aid to Elders, Disabled and Children offered through the Department of Transitional Assistance
FPL	Federal Poverty Level

2013–2014 ACA Subsidized Populations Transition Coverage Chart *continued*

IMMIGRATION STATUS	AGE	FPL	SPECIAL CIRCUMSTANCE	NEW COVERAGE	NEED TO RE-APPLY?
Currently in: Commonwealth Care					
United States Citizen and Qualified Alien	19-20	≤155% FPL *	–	Standard	No
	21-64	≤138% FPL *	–	CarePlus	No
	19-20	>155%* – 300% FPL	–	New coverage is likely ConnectorCare	Yes. Must re-apply and enroll by 12/23/2013
	21-64	>138%* – 300% FPL	–	New coverage is likely ConnectorCare	Yes. Must re-apply and enroll by 12/23/2013
	65+	≤300% FPL	–	New coverage is likely ConnectorCare	Yes. Must re-apply and enroll by 12/23/2013
Lawfully Present Immigrant	19-20	≤155% FPL *	–	Standard	No
	19-20	>155%* – 300% FPL	–	New coverage is likely ConnectorCare	Yes. Must re-apply and enroll by 12/23/2013
	21+	≤300% FPL	–	New coverage is likely ConnectorCare	Yes. Must re-apply and enroll by 12/23/2013
Non-Qualified PRUCOL	19-20	≤155% FPL *	–	Family Assistance	No
	19-20	>155%* – 300% FPL	–	Family Assistance	Yes. Must re-apply and enroll by 12/23/2013
	21-64	≤300% FPL	–	Family Assistance	Yes. Must re-apply and enroll by 12/23/2013
	65+	≤300% FPL	–	Family Assistance	Yes. Must re-apply and enroll by 12/23/2013

* These FPL limits are actual income limits and reflect a 5% income disregard based on Modified Adjusted Gross Income (MAGI).

Please Note:

Remember to include a person's whole household in his or her application.

A person who qualifies for MassHealth and has access to other health insurance (for example, insurance offered through an employer) may get help paying for premiums.

KEY

≤	Less than or equal to
>	Greater than
ConnectorCare	ConnectorCare health insurance plans are offered by the Health Connector and offer people help paying for their premiums and out-of-pocket costs.
FPL	Federal Poverty Level, see chart on page 8

2013–2014 ACA Subsidized Populations Transition Coverage Chart *continued*

IMMIGRATION STATUS	AGE	FPL	SPECIAL CIRCUMSTANCE	NEW COVERAGE	NEED TO RE-APPLY?
Currently in: Health Safety Net**					
United States Citizen and Qualified Alien	19-20	≤155% FPL *	–	Standard	No
	21-64	≤138% FPL *	–	CarePlus	No
	19-20	>155%* – 300% FPL	–	May qualify for ConnectorCare or a Qualified Health Plan	Yes. Should re-apply and enroll by 12/23/2013
	21-64	>138%* – 300% FPL	–	May qualify for ConnectorCare or a Qualified Health Plan	Yes. Should re-apply and enroll by 12/23/2013
	19-64	>300% – 400% FPL	–	May qualify for a Qualified Health Plan	Yes. Should re-apply and enroll by 12/23/2013
Lawfully Present Immigrant and Non-Qualified PRUCOL	19-20	≤155% FPL *	–	Standard (if Lawfully Present Immigrant) or Family Assistance (if Non-Qualified PRUCOL)	No
	19-20	>155%* – 400% FPL	–	May qualify for ConnectorCare, a Qualified Health Plan or Family Assistance (if Non-Qualified PRUCOL)	Yes. Should re-apply and enroll by 12/23/2013
	21+	≤400% FPL	–	May qualify for ConnectorCare, a Qualified Health Plan or Family Assistance (if Non-Qualified PRUCOL)	Yes. Should re-apply and enroll by 12/23/2013
Undocumented Noncitizen	All	All FPLs	–	No change	No
Currently in: MassHealth Family Assistance					
United States Citizen and Qualified Alien	0-18	All FPLs	–	No change	No
	19-20	≤155% FPL *	–	Standard	No
	21-64	≤138% FPL *	–	Standard	No
	19-20	>155%* – 200% FPL	–	No change	No
	21-64	>138%* – 200% FPL	–	No change	No

* These FPL limits are actual income limits and reflect a 5% income disregard based on Modified Adjusted Gross Income (MAGI).

** People in the Children's Medical Security Plan and Health Safety Net may keep getting benefits even if they don't re-apply and enroll in a new plan.

Please Note:

Remember to include a person's whole household in his or her application.

A person who qualifies for MassHealth and has access to other health insurance (for example, insurance offered through an employer) may get help paying for premiums.

KEY

≤	Less than or equal to
>	Greater than
ConnectorCare	ConnectorCare health insurance plans are offered by the Health Connector and offer people help paying for their premiums and out-of-pocket costs.
FPL	Federal Poverty Level, see chart on page 8
Qualified Health Plan	Health insurance plans available through the Health Connector

2013–2014 ACA Subsidized Populations Transition Coverage Chart *continued*

IMMIGRATION STATUS	AGE	FPL	SPECIAL CIRCUMSTANCE	NEW COVERAGE	NEED TO RE-APPLY?
Currently in: Insurance Partnership					
United States Citizen and Qualified Alien	19-20	≤155% FPL *	–	Standard	No
	21-64	≤138% FPL *	–	CarePlus	No
	19-20	>155%* – 300% FPL	A parent with kids ≤18	Standard or Family Assistance Premium Assistance	No
	21-64	>138%* – 300% FPL	A parent with kids ≤18	Standard or Family Assistance Premium Assistance	No
	19-20	>155%* – 300% FPL	–	May qualify for Premium Assistance through MassHealth or may need to re-apply. Please refer to the letter the person received from MassHealth or the Health Connector.	Call MassHealth Customer Service for information.
	21-64	>138%* – 300% FPL	–		
Currently in: Medical Security Program (Network Health Extend Or Premium Assistance)					
All	All	≤400% FPL	–	May qualify for ConnectorCare, MassHealth or a Qualified Health Plan	Yes. Must re-apply and enroll by 12/23/2013
Currently in: Children’s Medical Security Plan**					
United States Citizen, Qualified Alien, and Lawfully Present Immigrant	0-18	>300% FPL	–	May qualify for a Qualified Health Plan	Yes. Should re-apply and enroll by 12/23/2013
Undocumented Noncitizen	0-18	All FPLs	–	No change	No
Currently in: MassHealth Healthy Start					
All	All	≤200% FPL	–	Standard (until the end of the pregnancy plus 60 days)	No
Currently in: MassHealth Standard					
United States Citizen and Qualified Alien	All	All FPLs	Any group including TAFDC	No change	No
Currently in: Breast and Cervical Cancer Treatment Program					
United States Citizen and Qualified Alien	All	≤250% FPL	–	No change	No
Currently in: MassHealth CommonHealth					
All	All	All FPLs	–	No change	No
Currently in: MassHealth Limited					
All	All	All FPLs	–	No change	No

* These FPL limits are actual income limits and reflect a 5% income disregard based on Modified Adjusted Gross Income (MAGI).

** People in the Children's Medical Security Plan and Health Safety Net may keep getting benefits even if they don't re-apply and enroll in a new plan.

Please Note:

Remember to include a person's whole household in his or her application.

A person who qualifies for MassHealth and has access to other health insurance (for example, insurance offered through an employer) may get help paying for premiums.

KEY

≤	Less than or equal to
>	Greater than
ConnectorCare	ConnectorCare health insurance plans are offered by the Health Connector and offer people help paying for their premiums and out-of-pocket costs.
FPL	Federal Poverty Level, see chart on page 8
Qualified Health Plan	Health insurance plans available through the Health Connector
TAFDC	Transitional Aid to Families with Dependent Children

Immigration Status*

There are new federal rules about which immigrant groups qualify for subsidized health insurance programs.

You can use the list below to understand someone's immigration status. If a person qualifies for more than one status or condition, pick the one that gives the person the most benefits. The statuses are listed in the order by which a member would receive the most benefits.

Citizens

- Born in the U.S. or its territories (including Puerto Rico, the Virgin Islands, Commonwealth of the Northern Mariana Islands, and Guam)
- Born to a parent who is a U.S. citizen
- Naturalized citizen
- A U.S. national

Immigrants

Qualified Aliens

- Noncitizens who have met the five-year bar **or** entered the U.S. on or before August 22, 1996 and maintained a continuous presence
 - » Legal Permanent Resident
 - » Granted parole for at least one year
 - » Battered spouse, battered child, child of battered parent, or parent of a battered child (**New**)
- Qualified Aliens who do not have to meet the five-year bar:
 - » Asylees
 - » Refugees
 - » Deportation withheld
 - » US Armed Forces Veterans and their spouses and dependents
 - » Conditional entrants
 - » Cuban or Haitian entrants
 - » Native Americans born in Canada or other non-U.S. territories
 - » Amerasians
 - » Victims of severe forms of trafficking or their spouse, child, sibling, or parent
 - » Iraqi Special Immigrant
 - » Afghan Special Immigrant

Lawfully Present Immigrants (LP)

- Noncitizens who entered the U.S. on or after August 22, 1996, and five years *have not passed* from the date they received the immigration status, providing they are not in one of the qualified alien statuses that does not have to meet the five-year bar
 - » Legal permanent residents
 - » Granted parole for at least one year
 - » Battered spouse, battered child, child of battered parent, or parent of a battered child (**New**)
- Paroled into the U.S. less than one year
- Granted temporary resident status
- Granted Temporary Protected Status (TPS), including individuals with pending applications for TPS granted Employment Authorization
- Granted Employment Authorization
- Family Unity beneficiaries
- Deferred Enforced Departure (DED)
- Granted Deferred Action status, except for Deferred Action for Childhood Arrivals Process (DACA)
- Granted an administrative stay of removal
- Beneficiary of approved visa petition pending adjustment of status

Lawfully Present Immigrants (LP)

continued

- Pending application for asylum or withholding of removal, including under the Convention Against Torture who have been granted employment authorization; or who are under age 14 and have an application pending for at least 180 days
- Have been granted a withholding of removal under the Convention Against Torture
- A child who has a pending application for Special Immigrant Juvenile status
- Non-immigrant status (VISA)

Non-Qualified Persons Residing Under Color of Law

- Person in the U.S. with indefinite stay of deportation
- Person in the U.S. with indefinite voluntary departure
- Person and families covered by approved immediate relative petition, entitled to voluntary departure, and whose departure the Department of Homeland Security (DHS) does not contemplate enforcing

continued next page

*This list is based on MassHealth's interpretation of federal guidance as of 10/01/2013.

Immigrants

Non-Qualified Persons Residing Under Color of Law *continued*

- Person granted voluntary departure by DHS or Immigration Judge, whose deportation DHS does not contemplate enforcing
- Person under orders of supervision
- Person who entered and continuously lived in the U.S. since before January 1, 1972
- Person granted suspension of deportation, whose departure the DHS does not contemplate enforcing
- Person who are asylum applicants
- Applicant or individual granted status under DHS Deferred Action for Childhood Arrivals Process (DACA), whether or not they have a work permit
- Any other person living in the U.S. with the knowledge and consent of DHS, whose departure the DHS does not contemplate enforcing

Undocumented

- Noncitizens whose status is not described as Lawfully Present Immigrants, Qualified Aliens, or Non-qualified PRUCOLS (includes those who have not provided any documentation proving their status)

*This list is based on MassHealth's interpretation of federal guidance as of 10/01/2013.

2013

Federal Poverty Levels

HOUSEHOLD SIZE	100%	133%	138%	150%	155%	200%	300%	400%
1	\$11,490	\$15,282	\$15,856	\$17,235	\$17,810	\$22,980	\$34,470	\$45,960
2	\$15,510	\$20,628	\$21,404	\$23,265	\$24,041	\$31,020	\$46,530	\$62,040
3	\$19,530	\$25,975	\$26,951	\$29,295	\$30,272	\$39,060	\$58,590	\$78,120
4	\$23,550	\$31,322	\$32,499	\$35,325	\$36,503	\$47,100	\$70,650	\$94,200
5	\$27,570	\$36,668	\$38,047	\$41,355	\$42,734	\$55,140	\$82,710	\$110,280
6	\$31,590	\$42,015	\$43,594	\$47,385	\$48,965	\$63,180	\$94,770	\$126,360
7	\$35,610	\$47,361	\$49,142	\$53,415	\$55,196	\$71,220	\$106,830	\$142,440
8	\$39,630	\$52,708	\$54,689	\$59,445	\$61,427	\$79,260	\$118,890	\$158,520
For each additional person add	\$4,020	\$5,347	\$5,548	\$6,030	\$6,231	\$8,040	\$12,060	\$16,080